

In re:

Richard Anthony Rutgers
 Elva Mae Rutgers
 Debtors

Case No. 19-17402-pmm

Chapter 13

District/off: 0313-4

User: admin

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Date Rcvd: Sep 25, 2024

Form ID: 138OBJ

Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 27, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Richard Anthony Rutgers, Elva Mae Rutgers, 5120 Curly Horse Drive, Center Valley, PA 18034-8780
14573852	+ Kevin K. Kercher, Esquire, Law Office of Kevin Kercher, 881 Third St., Ste. C-2, Whitehall, PA 18052-5930
14431128	One Main Financial, 2110 W Union Blvd, Bethlehem, PA 18018-2011
14431129	Wells Fargo Home Mortgage, P.O. Box 10392, Des Moines, IA 50306-0392
14456831	Wilmington Trust, NA, Fay Servicing, LLC, P.O. Box 814609, Dallas, TX 75381-4609
14443168	+ Wilmington Trust, National Association, CO Rebecca Ann Solarz, KML Law Group, P.C., 701 Market St, Suite 5000, Philadelphia PA 19106-1541

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Sep 26 2024 00:14:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Sep 26 2024 00:15:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14440707	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Sep 26 2024 00:14:00	Americredit Financial Services, Inc., Dba GM Financial, P.O. Box 183853, Arlington, TX 76096
14455574	Email/PDF: resurgentbknotifications@resurgent.com	Sep 26 2024 00:28:29	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14444994	+ Email/PDF: ebn_ais@aisinfo.com	Sep 26 2024 00:28:40	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14431125	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Sep 26 2024 00:14:00	GM Financial, PO Box 78143, Phoenix, AZ 85062-8143
14431126	Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 26 2024 00:14:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14447066	Email/PDF: PRA_BK2_CASE_UPDATE@portfolioconversion.com	Sep 26 2024 00:28:32	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

TOTAL: 8

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14431127	##	Milstead & Associates, LLC, 1 E Stow Rd, Marlton, NJ 08053-3118

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 27, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 25, 2024 at the address(es) listed below:

Name	Email Address
ANGELA CATHERINE PATTISON	on behalf of Creditor Wilmington Trust National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2016-1 apattison@hillwallack.com, apattison@ecf.courtdrive.com
DENISE ELIZABETH CARLON	on behalf of Creditor Wilmington Trust National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2016-1 bkgroup@kmllawgroup.com
KEVIN K. KERCHER	on behalf of Debtor Richard Anthony Rutgers kevinkk@kercherlaw.com kevin@kercherlaw.com
KEVIN K. KERCHER	on behalf of Joint Debtor Elva Mae Rutgers kevinkk@kercherlaw.com kevin@kercherlaw.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:) Case No. 19-17402-pmm
Richard Anthony Rutgers)
)
)
Elva Mae Rutgers) Chapter: 13
)
Debtor(s).)

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
United States Bankruptcy Court
Office of the Clerk, Gateway Building
201 Penn Street, 1st Floor
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

Date: September 25, 2024

For The Court

Timothy B. McGrath
Clerk of Court